

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael William Croutz  
Christen Marie Croutz  
Debtors

Case No. 20-01617-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: Nov 23, 2022

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2022:

Recip ID	Recipient Name and Address
+	Cumberland County Tax Claim Bureau, 1 Court House Square - Suite 106, Carlisle, PA 17013-3339

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
^	MEBN	Nov 23 2022 18:39:32	KML Law Group, P.C., Attn: Brian C. Nicholas, Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
+	Email/Text: flyersprod.inbound@axisai.com	Nov 23 2022 18:42:00	Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com

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Brian C Nicholas  
on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com

Gary J Imblum  
on behalf of Debtor 1 Michael William Croutz gary.imblum@imblumlaw.com  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info  
ructcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Gary J Imblum  
on behalf of Debtor 2 Christen Marie Croutz gary.imblum@imblumlaw.com  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info  
ructcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Jack N Zaharopoulos (Trustee)  
TWecf@pamd13trustee.com

Lauren Marie Moyer  
on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series  
2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmil@ecf.courtdrive.com

Lauren Marie Moyer  
on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its  
individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com,  
ecfmil@ecf.courtdrive.com

Mario J. Hanyon  
on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Michelle Ghidotti  
on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series  
2021 Cottage-TT-V bknotifications@ghidottiberger.com

United States Trustee  
ustpreion03.ha.ecf@usdoj.gov

William E. Craig  
on behalf of Creditor Credit Acceptance Corporation ecfmil@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	
<b>MICHAEL WILLIAM CROUTZ</b>	:	<b>CASE NO. 1:20-bk-01617-HWV</b>
<b>aka MICHAEL W. CROUTZ</b>	:	
<b>CHRISTEN MARIE CROUTZ</b>	:	<b>CHAPTER 13</b>
<b>aka CHRISTEN M. CROUTZ</b>	:	
<b>fka CHRISTEN MARIE LAUGHMAN</b>	:	
<b>Debtors</b>	:	
	:	
<b>MICHAEL WILLIAM CROUTZ</b>	:	
<b>aka MICHAEL W. CROUTZ</b>	:	
<b>CHRISTEN MARIE CROUTZ</b>	:	
<b>aka CHRISTEN M. CROUTZ</b>	:	
<b>fka CHRISTEN MARIE LAUGHMAN</b>	:	
<b>Movants</b>	:	
	:	
<b>v.</b>	:	
	:	
<b>JACK N. ZAHAROPOULOS, ESQUIRE</b>	:	
<b>RUSHMORE LOAN MANAGEMENT</b>	:	
<b>SERVICES - RMTP TRUST, SERIES 2021</b>	:	
<b>CUMBERLAND CO. TAX CLAIM BUR.</b>	:	
<b>Respondents</b>	:	

**ORDER**

Upon consideration of Debtors' Motion to Sell Real Estate Free and Clear of Liens, and it appearing that no Objection or Answer was filed to the Motion by the time set forth in an Order, good reason appearing therefore, no objections appearing thereto, it is hereby declared that the Buyer (and/or its designee) is a good faith purchaser for purposes of Section 363(m) and (n) and for purposes of *In re Abbotts Dairies of Pennsylvania Inc.*, 788 F.2d 143 (3<sup>rd</sup> Cir. 1986);

**IT IS HEREBY ORDERED AND DECREED** that Federal Bankruptcy Rule 6004(g) is not applicable, and the real property may be sold and purchased immediately upon entry of Order of Court approving same and that the sale of real estate at 204 S. Queen Street, Shippensburg, Cumberland County, Pennsylvania, free and clear of liens, to Mark Aaron Thompson and Dazzle-

Rae Holunanikealoha Thompson for \$163,500.00 is approved and distribution of the proceeds as set forth below shall be permitted:

1. Payment of all closing costs for which Debtors are liable.
2. Payment of attorneys fees in the amount of \$3,500.00, to be paid to the Chapter 13

Trustee for distribution to Debtors's counsel.

3. Payment of any and all other miscellaneous fees involved with the sale.
4. Payment of any liens and mortgages.
5. As long as same is a valid lien on subject real estate, payment in full of Cumberland

County Tax Claim Bureau real estate taxes, if any, or else the sale will not occur.

6. As long as same is a valid lien on subject real estate, payment in full of Rushmore Loan Management Services-RMTP Trust, Series 2021 mortgage, or else the sale will not occur.

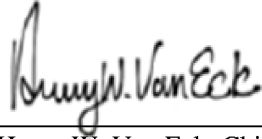
7. If there are net proceeds after payment of all costs, fees and liens set forth in the preceding paragraphs, then payment to the Debtors up to the full amount of their exemptions in the real estate.

8. If there are net proceeds remaining after paying all the costs, fees and liens set forth in the preceding paragraphs, then payment to Trustee Jack N. Zaharopoulos in an amount up to the amount necessary to fully fund the Plan, less any amount otherwise payable to a secured creditor pursuant to Debtors' Plan, which is, in fact, paid at settlement.

9. If there are net proceeds remaining after paying all of the costs, fees and liens set forth in the preceding paragraphs, then payment of any and all attorney fees owed to Debtors' counsel for representation in the above matter and which have been previously approved by the Court.

10. If there are net proceeds remaining after paying all the costs, fees and liens set forth in the preceding paragraphs, then the remaining balance, if any, shall be distributed to the Debtors.

By the Court,

A handwritten signature in black ink, appearing to read "Henry W. Van Eck", written over a horizontal line.

Henry W. Van Eck, Chief Bankruptcy Judge

Dated: November 22, 2022